

<i>SERFF Tracking Number:</i>	<i>AMLC-127905731</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>United American Insurance Company</i>	<i>State Tracking Number:</i>	<i>50510</i>
<i>Company Tracking Number:</i>	<i>UAIC R1211</i>		
<i>TOI:</i>	<i>ML02 Multi-Line - Other</i>	<i>Sub-TOI:</i>	<i>ML02.000 Multi-Line - Other</i>
<i>Product Name:</i>	<i>Individual Multi Line</i>		
<i>Project Name/Number:</i>	<i>Advertising Brochure/UAIC R1211</i>		

Filing at a Glance

Company: United American Insurance Company

Product Name: Individual Multi Line

SERFF Tr Num: AMLC-127905731 State: Arkansas

TOI: ML02 Multi-Line - Other

SERFF Status: Closed-Filed

State Tr Num: 50510

Sub-TOI: ML02.000 Multi-Line - Other

Co Tr Num: UAIC R1211

State Status: Filed-Closed

Filing Type: Form

Reviewer(s): Linda Bird, Rosalind Minor, Stephanie Fowler, Donna Lambert

Author: Diane Breeding

Disposition Date: 12/20/2011

Date Submitted: 12/16/2011

Disposition Status: Filed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Advertising Brochure

Status of Filing in Domicile: Pending

Project Number: UAIC R1211

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments: Domicile State Nebraska

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 12/20/2011

State Status Changed: 12/20/2011

Deemer Date:

Created By: Diane Breeding

Submitted By: Diane Breeding

Corresponding Filing Tracking Number:

Filing Description:

NAIC: 290 92916

FEIN: 73-1128555

RE: Form # UAIC R1211 - Company History Advertising Brochure

Attached for your review and approval is the Company History Advertising Brochure Form # UAIC R1211. This advertising brochure is being submitted as an institutional advertisement. The enclosed brochure will be used by our agents' to familiarize the prospective applicant with our company, and will also be used by the Human Resources department to acquaint new employees with United American Insurance Company.

<i>SERFF Tracking Number:</i>	<i>AMLC-127905731</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>United American Insurance Company</i>	<i>State Tracking Number:</i>	<i>50510</i>
<i>Company Tracking Number:</i>	<i>UAIC R1211</i>		
<i>TOI:</i>	<i>ML02 Multi-Line - Other</i>	<i>Sub-TOI:</i>	<i>ML02.000 Multi-Line - Other</i>
<i>Product Name:</i>	<i>Individual Multi Line</i>		
<i>Project Name/Number:</i>	<i>Advertising Brochure/UAIC R1211</i>		

This advertising brochure is being filed in all states where the Company does business, and for domiciliary approval in the State of Nebraska.

Your early review and approval of this submission will be greatly appreciated. If you have any questions or I may be of any further help, please feel free to call me collect at this number: (972) 569-3295, or via e-mail at dbreeding@torchmarkcorp.com.

Company and Contact

Filing Contact Information

Diane Breeding, Assistant Analyst	dbreeding@torchmarkcorp.com
3700 S. Stonebridge Drive	972-569-3295 [Phone]
McKinney, TX 75070	972-569-3728 [FAX]

Filing Company Information

United American Insurance Company	CoCode: 92916	State of Domicile: Nebraska
P.O. Box 8080	Group Code: 290	Company Type: Life and Health
McKinney, TX 75070-8080	Group Name: Liberty National	State ID Number:
(972) 529-5085 ext. [Phone]	FEIN Number: 73-1128555	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$25.00
Retaliatory?	No
Fee Explanation:	Your fee per advertisement per company
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United American Insurance Company	\$25.00	12/16/2011	54617145

<i>SERFF Tracking Number:</i>	<i>AMLC-127905731</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>United American Insurance Company</i>	<i>State Tracking Number:</i>	<i>50510</i>
<i>Company Tracking Number:</i>	<i>UAIC R1211</i>		
<i>TOI:</i>	<i>ML02 Multi-Line - Other</i>	<i>Sub-TOI:</i>	<i>ML02.000 Multi-Line - Other</i>
<i>Product Name:</i>	<i>Individual Multi Line</i>		
<i>Project Name/Number:</i>	<i>Advertising Brochure/UAIC R1211</i>		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Rosalind Minor	12/20/2011	12/20/2011

<i>SERFF Tracking Number:</i>	<i>AMLC-127905731</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>United American Insurance Company</i>	<i>State Tracking Number:</i>	<i>50510</i>
<i>Company Tracking Number:</i>	<i>UAIC R1211</i>		
<i>TOI:</i>	<i>ML02 Multi-Line - Other</i>	<i>Sub-TOI:</i>	<i>ML02.000 Multi-Line - Other</i>
<i>Product Name:</i>	<i>Individual Multi Line</i>		
<i>Project Name/Number:</i>	<i>Advertising Brochure/UAIC R1211</i>		

Disposition

Disposition Date: 12/20/2011

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>AMLC-127905731</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>United American Insurance Company</i>	<i>State Tracking Number:</i>	<i>50510</i>
<i>Company Tracking Number:</i>	<i>UAIC R1211</i>		
<i>TOI:</i>	<i>ML02 Multi-Line - Other</i>	<i>Sub-TOI:</i>	<i>ML02.000 Multi-Line - Other</i>
<i>Product Name:</i>	<i>Individual Multi Line</i>		
<i>Project Name/Number:</i>	<i>Advertising Brochure/UAIC R1211</i>		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Name Change Endorsement	Filed-Closed	Yes
Supporting Document	Address Change Endorsement	Filed-Closed	Yes
Supporting Document	NAIC Transmittal	Filed-Closed	Yes
Supporting Document	Filing Fee Schedule	Filed-Closed	Yes
Form	Company History Brochure	Filed-Closed	Yes

SERFF Tracking Number:	AMLC-127905731	State:	Arkansas
Filing Company:	United American Insurance Company	State Tracking Number:	50510
Company Tracking Number:	UAIC R1211		
TOI:	ML02 Multi-Line - Other	Sub-TOI:	ML02.000 Multi-Line - Other
Product Name:	Individual Multi Line		
Project Name/Number:	Advertising Brochure/UAIC R1211		

Form Schedule

Lead Form Number: UAIC R1211

Schedule Item	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed 12/20/2011	UAIC R1211	Advertising Company History Brochure	Initial		0.000	Story Brochure UAIC 1211.pdf



A STORY WORTH TELLING

UA *United American
Insurance Company*
Since 1947



A STORY WORTH TELLING ...

A company's history is most often measured by its record of profit and loss. Its sole mission is to preserve the bottom line.

End of story.

But to United American, conducting business has always been more than just a story found on the pages of a ledger. And like the classics, it's a story worth repeating. Ours is a history rich with examples of individual commitment to integrity in business, quality products and services, streamlined efficiencies, and always being there for our policyholders.

In the more than [60] years United American Insurance Company has been in business, we have maintained the principles that have made us a success and stayed current with the needs of our policyholders.



IN THE BEGINNING ...

It all began as one man's American dream.

C.L. Dunlap dreamt of opening his own insurance company during his service in World War II as a young naval pilot. Our founder utilized his law degree, experience working for a casualty company, and his life savings to make his dream come true.

UA opened its doors in 1947, providing life, health, and accident coverage to individuals in Texas. Today UA operates in [49] states, D.C., and Canada, and has more than [1,000] people in the Home Office working to ensure our customers receive outstanding products, service, and support every day.

United American has long been recognized as a leading writer of individual Medicare Supplement products, a distinction of which we're very proud.*

Stability, service, quality, and commitment. United American, the Home Office staff, and the Agents in the field all aspire to these characteristics. And they'll continue to serve as our version of the bottom line.

*Source: NAIC Medicare Supplement Loss Ratios, [2009]
Medicare Supplement Insurance Experience Reports, [May 2010].



THROUGHOUT THE YEARS ...

We have developed an industry-wide reputation for quality written products and financial stability. United American's product selection contains a full line of life and supplemental health coverages to ensure your needs are protected, including:

- Individual and group Medicare Supplement Insurance [(Policy Forms MSA10, MSB10, MSC10, MSD10, MSF10, MSHDF10, MSG10, MSK06, MSL06, and MSN10. Certificate Forms GRMSAC10, GRMSBC10, GRMSCC10, GRMSDC10, GRMSFC10, GRMSHDFC10, GRMSGC10, and GRMSNC10)]
- Critical Illness [(Policy Form CILS)]
- Cancer [(Policy Form CANLS2)]
- Accident compensation [(Policy Form UA250)]
- \$3,000 Accidental Death Plan [(Policy Form UAINADP)]
- Supplemental hospitalization health, and surgical insurance plans [(Policy Form MMGAP, HMXC, HIXC, and INDEM1)]
- Term and Whole Life insurance policies [(Policy Form RT10/RT10GD, SWL/SWLGD, UL10-20, URLCBP)]
- Annuities [(Policy Form USPDA02, USFMS)]

The above policies have certain limitations and exclusions. Product availability varies by state.



NOT THE SAME OLD STORY ...

The reason customers purchase our products, and Agents want to represent us, is we're not the same old story. At United American, responding to the life and health insurance needs of Americans isn't just about business.

It's about responsibility.

We care about our commitment to you and strive to project that dedication by expanding and improving our services to our customers.

Consider these facts:

- Policy issue — averaging about a week**
- Freedom to choose providers and hospitals
- Personalized service from local agents
- 24 hour-a-day access to the Company via the eService Center

** Based on UA statistical information [(2010)]



FOR AGENTS AND POLICYHOLDERS ALIKE, WE ARE ‘THE COMPANY YOU CAN COUNT ON’.

Proof of the company’s overall financial stability is evidenced by UA’s consistent performance and our industry ratings.

- More than [60] years of meeting customers’ individual needs
- More than [\$1 billion] of insurance in force.
- More than [half a million] policies in force.
- For more than [30] consecutive years UA has earned the [A+ (Superior)] Financial Strength Rating from A.M. Best Company*
- [AA- "Very Strong"] Financial Strength Rating from Standard & Poor’s**

* Rating as of [6/11]

The rating refers only to the overall financial status of the company and is not a recommendation of the specific policy provisions, rates or practices of the insurance company.

**Rating as of [5/10]



A FEW LINES FROM OUR BOOK ...

Unsolicited comments from satisfied customers serve as testimony to UA's way of doing business.

[The service you provide is the best we could ever have. Prompt, efficient and right on the dot. We've never had a problem with the way things are handled. I've really been ill lately and you're right there to handle things.

Thanks for being the kind of insurance company you are.*

— Rena Hupp, Point Pleasant, WV]

[Your Medicare Supplement pays on time. The price is also right. Thank you for the privilege of carrying this card!*

— Bobby Eden, Joplin, MO]

*Not a paid endorsement



THE NEXT CHAPTER ...

What does this century hold for us? Certainly many challenges. However, we'll continue to focus on the opportunities that arise and develop products and services to meet those demands.

And we'll be here to write the next chapter just as we always have ... one page at a time.

... TO BE CONTINUED

UA ***United American
Insurance Company***
Since 1947

www.unitedamerican.com

P.O. Box 8080 • McKinney, TX 75070-8080
(972) 529-5085

United American Insurance Company is not connected with or endorsed by the U.S. Government, the federal Medicare program, Social Security, or any other governmental agency. This is a solicitation for insurance, and you may be contacted by an Agent representing United American Insurance Company.

SERFF Tracking Number:	AMLC-127905731	State:	Arkansas
Filing Company:	United American Insurance Company	State Tracking Number:	50510
Company Tracking Number:	UAIC R1211		
TOI:	ML02 Multi-Line - Other	Sub-TOI:	ML02.000 Multi-Line - Other
Product Name:	Individual Multi Line		
Project Name/Number:	Advertising Brochure/UAIC R1211		

Supporting Document Schedules

		Item Status:	Status
			Date:
Bypassed - Item:	Name Change Endorsement	Filed-Closed	12/20/2011
Bypass Reason:	N/A		
Comments:			

		Item Status:	Status
			Date:
Bypassed - Item:	Address Change Endorsement	Filed-Closed	12/20/2011
Bypass Reason:	N/A		
Comments:			

		Item Status:	Status
			Date:
Satisfied - Item:	NAIC Transmittal	Filed-Closed	12/20/2011
Comments:			
Attachment:			
	AR UAIC R1211 NAIC Transmittal.pdf		

		Item Status:	Status
			Date:
Satisfied - Item:	Filing Fee Schedule	Filed-Closed	12/20/2011
Comments:			
Attachment:			
	AR UAIC R1211 Filing Fee Schedule C-AR3.pdf		

Life, Accident & Health, Annuity, Credit Transmittal Document

1.	Prepared for the State of	ARKANSAS
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2.	Department Use Only
	State Tracking ID

3.	Insurer Name & Address	Domicile	Insurer License Type	NAIC Group #	NAIC #	FEIN #	State #
	United American Ins. Co. P.O. Box 8080 McKinney, TX 75070	Nebraska	Life & Health	290	92916	73-1128555	

4.	Contact Name & Address	Telephone #	Fax #	E-mail Address
	Diane M. Breeding	(972) 569-3295	(972) 569-3728	dbreeding@torchmarkcorp.com

5.	Requested Filing Mode	<input checked="" type="checkbox"/> Review & Approval <input type="checkbox"/> File & Use <input type="checkbox"/> Informational <input type="checkbox"/> Combination (please explain): _____ <input type="checkbox"/> Other (please explain): _____
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6.	Company Tracking Number	UAIC R1211
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7.	<input checked="" type="checkbox"/> New Submission <input type="checkbox"/> Resubmission Previous file # _____
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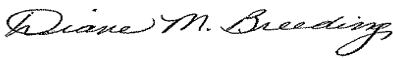
8.	Market	<input checked="" type="checkbox"/> Individual <input type="checkbox"/> Franchise
		Group <div style="display: flex; justify-content: space-between;"> <div> <input type="checkbox"/> Small <input type="checkbox"/> Employer <input type="checkbox"/> Discretionary <input type="checkbox"/> Other: _____ </div> <div> <input type="checkbox"/> Large <input type="checkbox"/> Association <input type="checkbox"/> Trust </div> <div> <input type="checkbox"/> Small and Large <input type="checkbox"/> Blanket </div> </div>

9.	Type of Insurance (TOI)	ML02
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10.	Sub-Type of Insurance (Sub-TOI)	ML02.000
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11.	Submitted Documents	<input type="checkbox"/> FORMS <input type="checkbox"/> Policy <input type="checkbox"/> Outline of Coverage <input type="checkbox"/> Certificate <input type="checkbox"/> Application/Enrollment <input type="checkbox"/> Rider/Endorsement <input checked="" type="checkbox"/> Advertising <input type="checkbox"/> Schedule of Benefits <input type="checkbox"/> Other
		Rates <input type="checkbox"/> New Rate <input type="checkbox"/> Revised Rate <input type="checkbox"/> FILING OTHER THAN FORM OR RATE: Please explain: _____ SUPPORTING DOCUMENTATION <div style="display: flex; justify-content: space-between;"> <div> <input type="checkbox"/> Articles of Incorporation <input type="checkbox"/> Association Bylaws <input type="checkbox"/> Statement of Variability <input type="checkbox"/> Actuarial Memorandum <input type="checkbox"/> Other _____ </div> <div> <input type="checkbox"/> Third Party Authorization <input type="checkbox"/> Trust Agreements <input type="checkbox"/> Certifications </div> </div>

12.	Filing Submission Date	December 16, 2011	
13	Filing Fee (If required)	Amount <u>50.00</u>	Check Date _____
		Retaliatory <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Check Number <u>EFT</u>
14.	Date of Domiciliary Approval	PENDING	
15.	Filing Description: Company History Advertising Brochure		
<p>NAIC# 290-92916 FEIN# 73-1128555 RE: Form # UAIC R1211 - Company History Advertising Brochure Filing Fee: \$50.00 Filing Fee Schedule C-AR3</p> <p>Attached for your review and approval is the Company History Advertising Brochure Form # UAIC R1211. This advertising brochure is being submitted as an institutional advertisement. The enclosed brochure will be used by our agents' to familiarize the prospective applicant with our company, and will also be used by the Human Resources department to acquaint new employees with United American Insurance Company.</p> <p>This advertising brochure is being filed in all states where the Company does business, and for domiciliary approval in the State of Nebraska.</p> <p>If you have any questions or comments regarding this submission, please call collect (972) 569-3295, or feel free to send an e-mail to dbreeding@torchmarkcorp.com.</p>			

16.	Certification (If required)	
<p>I HEREBY CERTIFY that I have reviewed the applicable filing requirements for this filing, and the filing complies with all applicable statutory and regulatory provisions for the state of <u>ARKANSAS</u>.</p>		
Print Name <u>Diane M. Breeding</u>		Title <u>Analyst</u>
Signature <u></u>		Date: <u>December 16, 2011</u>

17.	Form Filing Attachment	
This filing transmittal is part of company tracking number		UAIC R1211
This filing corresponds to rate filing company tracking number		

	Document Name	Form Number		Replaced Form Number
	Description			Previous State Filing Number
01	Company History	UAIC R1211	<input checked="" type="checkbox"/> Initial	UAIC R05
	Advertising Brochure		<input type="checkbox"/> Revised	
			<input type="checkbox"/> Other _____	
02			<input type="checkbox"/> Initial	
			<input type="checkbox"/> Revised	
			<input type="checkbox"/> Other _____	
03			<input type="checkbox"/> Initial	
			<input type="checkbox"/> Revised	
			<input type="checkbox"/> Other _____	
04			<input type="checkbox"/> Initial	
			<input type="checkbox"/> Revised	
			<input type="checkbox"/> Other _____	
05			<input type="checkbox"/> Initial	
			<input type="checkbox"/> Revised	
			<input type="checkbox"/> Other _____	
06			<input type="checkbox"/> Initial	
			<input type="checkbox"/> Revised	
			<input type="checkbox"/> Other _____	
07			<input type="checkbox"/> Initial	
			<input type="checkbox"/> Revised	
			<input type="checkbox"/> Other _____	
08			<input type="checkbox"/> Initial	
			<input type="checkbox"/> Revised	
			<input type="checkbox"/> Other _____	
09			<input type="checkbox"/> Initial	
			<input type="checkbox"/> Revised	
			<input type="checkbox"/> Other _____	
10			<input type="checkbox"/> Initial	
			<input type="checkbox"/> Revised	
			<input type="checkbox"/> Other _____	

LH FFA-1

ATTN: LIFE & HEALTH DIVISION, ARKANSAS INSURANCE DEPARTMENT

COMPANY NAME: United American Insurance Company

COMPANY NAIC CODE: 290-92916

COMPANY CONTACT PERSON & TELEPHONE # Diane M. Breeding – (972) 569-3295

INSURANCE DEPARTMENT USE ONLY

ANALYST: _____ AMOUNT: _____ ROUTE SLIP: _____

ALL FEES ARE PER EACH INSURER. PER ANNUAL STATEMENT LINE OF BUSINESS. UNLESS OTHERWISE INDICATED.

FEE SCHEDULE FOR ADMITTED INSURERS

RATE/FORM FILINGS

Life and/or Disability policy form filing and review, per each policy, contract, annuity form, per each insurer, per each filing.

* _____ x \$ 50 = _____

**Retaliatory _____

Life and/or Disability - Filing and review of each rate filing or loss ratio guarantee filing, per each insurer.

* _____ x \$ 50 = _____

**Retaliatory _____

Life and/or Disability Policy, contract or Annuity Forms: Filing and review of each certificate, rider, endorsement or application if each is filed separately from the basic form.

* _____ x \$ 20 = _____

**Retaliatory _____

Life and/or Disability: Filing and review of Insurer's advertisements, per advertisement, per each insurer.

* 1 x \$ 25 = \$25.00

**Retaliatory _____

AMEND CERTIFICATE OF AUTHORITY

Review and processing of information to amend an Insurer's Certificate of Authority.

* _____ x \$400 = _____

Filing to amend Certificate of Authority.

*** _____ x \$100 = _____

* THESE FEES ARE PAYABLE UNDER THE NEW FEE SCHEDULE AS OUTLINED UNDER RULE AND REGULATION 57.

** THESE FEES ARE PAYABLE UNDER THE OLD FEE SCHEDULE AS OUTLINED UNDER ARK. CODE ANN. 23-63-102, RETALIATORY TAX.

*** THESE FEES ARE PAYABLE AS REQUIRED IN ARK. ANN. 23-61-401.